Loan Application form

MICRO-CREDIT ENTERPRISE

First Name EUNICE Middle Name AKUA

Surname ARTHUR

Date of Birth 09/10/1968 Age ..... Gender FEMALE

Postal Address ..... House Address 78/20 AKOTOBINSIN

NOTE: please indicate a visible landmark to your home address NEAR METHODIST CHURCH

Years at this current address FIVE mm/yyyy Rent ✓ Own ..... Mortgage .....

Mobile 0545446671 Email .....

Spouse Name Ø Last Name .....

Mobile # ..... Email .....

Date of birth dd/mm/yyyy ..... Age ..... Number of children ..... dependents .....

Employment

Self Employed ✓ Employee ..... Unemployed .....

Profession ..... Employer Name and address .....

..... years of experience ELEVEN

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details TRADER - SELLS CLOTHS

.....

Income details

Monthly ..... weekly GH¢ 1250 Daily GH¢ 250

Previous loan obtained from MJY3 GHc 3000 Date 28/11/2023

Current working capital GHc 4000 Loans from other sources GHc — Date —

identification

Identification: National ID # GHA-719724312-2 Passport # .....

Date of issue 28/01/2020 Expiry date 27/01/2030 Place of Issue ELMINA

Purpose for the load 3000 FOR BUSINESS

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Loan repayments

Daily GHc .... Weekly GHc .... Bi-Weekly GHc .... Monthly GHc ....

Collateral

What assets are you using as a security for this loan ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT DEFAULTER

PAYMENT PERIOD.....FOUR......... MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME (..EUNICE....AKUA...ARTHUR.....................) IN THE ..FANTE........ LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT.................................DATE 22/04/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I LYDIA COBBIMAH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) EUNICE AKUA ARTHUR

Whom I am related to as CO-WORKER

I LYDIA COBBIMAH solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that all legal means will be enforced to collect the said amount plus all other charges.

I consent to the terms and conditions of this loan. I will also make myself available when needed for identification and verification.

Date of birth 29/10/1968 Age 33 .. Gender FEMALE

Mobile 0599999717 Email ......

Postal Address...... House Address ......

Please indicate a visible landmark ......

Identification: National ID # GHA-72095325-6 Passport # ......

Date of issue 20/02/2020 Expiry date 19/02/2030 Place of issue ELMINA ......

Employment details. Employee...... Employer Name and address......

......

Self employed ✓ nature of business SELLS FRUITS

Business location/address NEW MARKET

Please indicate a visible landmark......

Unemployed......

Profession ...... years of experience TEN

Guarantor's income details. Monthly...... Weekly GH¢ 3000 Daily GH¢ 500

Guarantor's signature/thumb print [signature] Date 22/04/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date......

Approved by......

Disbursed by ......

Loan disbursement date ......

Repayments start date......

Signature...... Date......

LOAN LIABILITY AGREEMENT FORM

I EUNICE AKUA ARTHUR .... solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during he defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, ~~Eunice~~ N/A .... do hereby agree that I am serving as the interpreter for EUNICE AKUA ARTHUR and LYDIA COBBINAH ....

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the .... language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required)........ N/A ....

Client signature and thumb print (Required)... ....

Guarantor signature and thumb print (Required)........